



WELCOME LETTER

Name of the customer

Address Line 1
Address Line 2
Address Line 3
Phone Number

If undelivered, please return to

ESAF Small Finance Bank

Branch Name, Branch Address Line 1
Branch Address Line 2

Card Number	xxxx xxxx xxxx xxxx
Account Number	xxxxxxxxxxxxxx
Customer ID	xxxxxxxxxxxxxx
Branch Code	xxxx

Dear Customer,

Welcome to **ESAF Small Finance Bank**.

ESAF was born in the year 1992. We started banking in 2017 to serve the large section of underserved and unserved customers who do not have access to banking services. We intend to achieve this goal by making banking accessible and affordable to all. Today ESAF Small Finance Bank serves more than 60 lakh customers across 21 states and two Union Territories in India.

We have special offers for you, which include:

- ◆ Higher interest rates on Savings Bank Accounts and Term Deposits.
- ◆ Low minimum balance commitment for Current/ Savings Accounts.
- ◆ Minimum Service Charges.
- ◆ State-of-the-art Internet Banking, Mobile Banking and Phone Banking facilities available 24x7.

We at ESAF Small Finance Bank, are pleased to invite you to experience our brand promise - the Joy of Banking. For any debit card or banking queries, please contact our 24x7 call centre or any nearby branch of ESAF Small Finance Bank or write to us at customercare@esafbank.com. We thank you for giving us an opportunity to serve you. We value your relationship with us and look forward to serving you well.

Assuring you the best of our services,

Sincerely,

K. Paul Thomas
Managing Director & CEO

Registered & Corporate Office:

ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan,
Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala. Email: enquiry@esafbank.com www.esafbank.com

*Terms & conditions apply

Pradhan Mantri Jan Dhan Yojana (PMJDY)



PMJDY Debit Card Usage Limits

Cash withdrawal limit through ATM	₹ 20,000/- per day
POS transactions limit.	₹ 40,000/- per day
E Com transactions limit.	₹ 40,000/- per day

**limits are applicable for domestic transactions*

Features of the PMJDY Debit Card

Card Issuance Charge	NIL
Card Re Issuance Charge	NIL
Annual Maintenance Charge	NIL
No. of Free Transaction at ESAF Bank ATM	Unlimited
No. of free transactions (Financial) at other banks' ATMs - India, per month.	4 in Metro per month 4 in Non-Metro per month
Insurance on Debit Card	Personal Accidental death and total disability coverage of upto ₹ 2 Lacs, subject to change as per Rupay PMJDY card guidelines from time to time

Quick Way for Managing your ESAF Bank Debit Cards Online

- 1) Enable/Disable the debit card for ECOM/POS/ATM transactions through Internet Banking/Mobile Banking

Login to Internet Banking > My Services > E Lock Debit card > Select Debit Card Number > Enable/Disable/Set Limit > Authenticate with OTP received on your Mobile > Submit.

Login to Mobile Banking > Services > Cards > Select Debit Card Number > E Lock card > Enable/Disable/Set Limit > Authenticate with TPIN > Submit.

- 2) Hotlist/Block your debit card through Internet Banking/Mobile Banking

Login to Internet Banking > My Services > Debit Card Hot listing > Select Debit Card Number > Submit.

Login to Mobile Banking > Services > Cards > Select Debit Card Number > Hotlist Card > Authenticate with TPIN > Submit.

Keep the following Information Confidential & Do Not share it with Anyone

- ATM/DEBIT Card PIN
- OTP/CVV/Passwords
- Debit Card Details/Expiry Date

Steps for generating Debit Card PIN

GREEN PIN

Now visit ESAF Bank's ATM and set/reset your Debit Card PIN with Green PIN.

- 1 Send an SMS from Registered Mobile No. to **8086077575/ 9990016467**
Format: **EPIN<space>last 4 digits of A/c No.<space>Last 4 digits of Debit Card No.**
- 2 Receive **6 digit OTP**. Valid for 24 hrs.
- 3 Set Debit Card PIN through **Green PIN/ reset PIN** using OTP.
- 4 Get confirmation message.